

Fill in this information to identify the case:

Debtor 1 Merrett C Adams\* Linda Wolfe POA

Debtor 2 \_\_\_\_\_

(Spouse, if filing)

United States Bankruptcy Court for the WESTERN District of PENNSYLVANIA

Case number 16-70046-JAD

## Official Form 410S1

### Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: LSF9 Master Participation Trust

Court claim no. (if known): 2-2

Last 4 digits of any number you use to identify the debtor's account: 4908

Date of payment change: 3/9/2021

Must be at least 21 days after date of this notice

New total payment: \$435.91

Principal, interest, and escrow, if any

#### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

\_\_\_\_\_

Current escrow payment: \$156.63

New escrow payment: \$161.76

#### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

\_\_\_\_\_

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

#### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment

New mortgage payment:

Debtor 1 Merrett C Adams\* Linda Wolfe POA  
Print Name Middle Name Last Name

Case number (if known) 16-70046-JAD

**Part 4: Sign Here**


The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

 /s/ Charles G. Wohlrab Date 12/30/2020  
Signature

Print Charles G. Wohlrab, Esq. Title Authorized Agent for Creditor  
First Name Middle Name Last Name

Company RAS Citron, LLC

Address 130 Clinton Rd #202  
Number Street

Fairfield NJ 7004  
City

State ZIP Code

Contact Phone 470-321-7112

Email cwohlab@raslg.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on January 6, 2021, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Merrett C Adams\* Linda Wolfe POA  
658 Bethel Church Road  
Marion Center, PA 15759

**And via electronic mail to:**

Lawrence W. Willis  
Willis & Associates  
201 Penn Center Blvd  
Suite 310  
Pittsburgh, PA 15235

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219

Office of the United States Trustee  
Liberty Center.  
1001 Liberty Avenue, Suite 970  
Pittsburgh, PA 15222

By: /s/ Kristin Williams  
Kristin Williams  
Kwilliams@rascrane.com



Caliber Home Loans, Inc.  
P.O. Box 619063  
Dallas, TX 75261-9063

## Escrow Statement

### Account Summary

Statement Date:	12/21/2020
Loan Number:	
Current Payment Amount:	\$430.78
New Payment Amount:	\$435.91
New Payment Effective Date:	03/09/2021
Property Address:	658 BETHEL CHURCH RD MARION CENTER PA 15759

MERRETT C ADAMS  
ESTATE OF VERA JEAN ADAMS  
C/O LAWRENCE W WILLIS  
201 PENN CENTER BLVD STE 400  
PITTSBURGH PA 15235-5441

We are here to help....

[www.caliberhomeloans.com](http://www.caliberhomeloans.com)  
Customer Service: 800-401-6587  
Monday - Friday  
8:00 a.m. - 8:00 p.m. CST  
Saturday  
8:00 a.m. - 12:00 p.m. CST  
Excluding federal holidays

### What is Escrow?

Escrow is an account that is used to store funds collected through your mortgage payment for the purpose of paying your property taxes &/or insurance.

Funds are issued to your tax entity or insurance carrier when payments become due; the amount due is determined by those entities.

Other items such as mortgage and flood insurance may also be included in your escrow account.

To learn more about escrow, please visit [caliberhomeloans.com/tools-resources/faqs](http://caliberhomeloans.com/tools-resources/faqs).

### Why am I receiving this statement?

- We review your escrow account to ensure your monthly escrow payment will be enough to cover tax and insurance payments for the next 12 months.
- Since the amount of taxes and insurance can change over time, this statement will outline any changes for your account.
- These changes may impact your payment amount.

### YOUR RESULTS...

Based on our review, you have a **Shortage** in the amount of **\$92.02**.

Details of this calculation are reflected in Section 2.

Projected minimum balance	\$216.18
- Required minimum balance	\$308.20
<b>Shortage Amount</b>	<b>-\$92.02</b>

### Section 1: Next Steps

#### Choose your Mortgage Payment

##### Option 1:

Pay your shortage in the amount of \$92.02 in full online  
or by mailing in the coupon below.



Your new payment will be \$428.25

Payment Breakdown	Current Monthly Payment	New Monthly payment as of 03/09/2021
Principal & Interest	\$274.15	\$274.15
Escrow	\$156.63	\$154.10
<b>Total Payment</b>	<b>\$430.78</b>	<b>\$428.25</b>

If you utilize a bill paying service, please notify them of the payment changes scheduled to occur effective 03/09/2021.

##### Option 2:

Do nothing and your shortage will be spread over 12 months.



Your new payment will be \$435.91

Payment Breakdown	Current Monthly Payment	New Monthly payment as of 03/09/2021
Principal & Interest	\$274.15	\$274.15
Escrow	\$156.63	\$161.76
<b>Total Payment</b>	<b>\$430.78</b>	<b>\$435.91</b>

If you utilize a bill paying service, please notify them of the payment changes scheduled to occur effective 03/09/2021.

### Section 2: Escrow breakdown and next year's expected activity

	Upcoming expected payments	To calculate your new monthly escrow payment:
Insurance	\$601.00	Total Insurance and Taxes \$1,849.30
Tax	\$1,248.30	Divided by 12 12
Total:	\$1,849.30	New base escrow payment: \$154.10
		New monthly shortage payment: + \$7.66
		<b>New monthly escrow payment: \$161.76</b>

Continued on next page

▼ DETACH HERE ▼

If you would like to pay your shortage in full, you can do so online or by mailing the coupon below.



Loan number:	Shortage Due
	<b>\$92.02</b>

Shortage Coupon

You can also pay your shortage in full at  
[myaccount.caliberhomeloans.com](http://myaccount.caliberhomeloans.com).

CALIBER HOME LOANS  
P.O. BOX 650856  
DALLAS, TX 75265-0856

**Section 2: Escrow breakdown and next year's expected activity (continued)**

Date	Payment to Escrow	What we expect to pay out	Description	Your Anticipated Balance	Balance needed in your account
			<b>Beginning Balance</b>	\$678.58	\$770.60
03/2021	\$154.10	\$0.00		\$832.68	\$924.70
04/2021	\$154.10	-\$449.29	CITY/TOWN	\$537.49	\$629.51
05/2021	\$154.10	\$0.00		\$691.59	\$783.61
06/2021	\$154.10	\$0.00		\$845.69	\$937.71
07/2021	\$154.10	\$0.00		\$999.79	\$1,091.81
08/2021	\$154.10	-\$799.01	SCHOOL	\$354.88	\$446.90
09/2021	\$154.10	\$0.00		\$508.98	\$601.00
10/2021	\$154.10	\$0.00		\$663.08	\$755.10
11/2021	\$154.10	-\$601.00	HOMEOWNER INS	\$216.18	\$308.20
12/2021	\$154.10	\$0.00		\$370.28	\$462.30
01/2022	\$154.10	\$0.00		\$524.38	\$616.40
02/2022	\$154.10	\$0.00		\$678.48	\$770.50

The minimum balance, highlighted in yellow, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your minimum balance may include up to 2 months of escrow payments to cover increases in your taxes and insurance.

Any transactions that occurred after the statement date will not reflect in the above chart.

**Section 3: Escrow Account History**

Date	Anticipated payments	Actual payments	Anticipated disbursements	Description	What we disbursed	Description	Required balance	Actual balance
						<b>Beginning Balance</b>	\$763.01	\$555.82
03/2020	\$152.60	\$158.75	\$0.00		\$0.00		\$915.61	\$714.57
04/2020	\$152.60	\$0.00	-\$449.29	CITY/TOWN	-\$449.29	CITY/TOWN	\$618.92	\$265.28
05/2020	\$152.60	\$313.26	\$0.00		\$0.00		\$771.52	\$578.54
06/2020	\$152.60	\$466.87	\$0.00		\$0.00		\$924.12	\$1,045.41
07/2020	\$152.60	\$0.00	\$0.00		\$0.00		\$1,076.72	\$1,045.41
08/2020	\$152.60	\$469.89	-\$765.92	SCHOOL	\$0.00		\$463.40	\$1,515.30
09/2020	\$152.60	\$0.00	\$0.00		-\$799.01	SCHOOL *	\$616.00	\$716.29
10/2020	\$152.60	\$250.03	\$0.00		\$0.00		\$768.60	\$966.32
11/2020	\$152.60	\$313.26	-\$616.00	HOMEOWNER INS	-\$601.00	HOMEOWNER INS *	\$305.20	\$678.58
12/2020	\$152.60	\$0.00	\$0.00		\$0.00		\$457.80	\$678.58
01/2021	\$152.60	\$0.00	\$0.00		\$0.00		\$610.40	\$678.58
02/2021	\$152.60	\$0.00	\$0.00		\$0.00		\$763.00	\$678.58

The chart above outlines up to twelve months' worth of escrow activity from the effective date of your last active analysis completed by Caliber. If this is the first time receiving an annual escrow statement from Caliber, this section will include up to twelve months' worth of escrow activity, if available.

When applicable, the letter 'E' beside an amount indicates that a payment or disbursement has not yet occurred, but is estimated to occur as shown. An asterisk (\*) indicates a difference in either the amount or date.

**Section 4: Additional Information**

If your required escrow balance was not reached, this could be due to possible reasons outlined below:

- An increase in your taxes or insurance
- Expired tax exemption
- Unanticipated payment(s) disbursed from your escrow account
- Changes you made to your insurance policy
- Not making scheduled payments to your escrow account

For questions regarding your statement, please contact our Customer Service Department at 800-401-6587, Monday – Friday between the hours of 8:00 a.m. and 8:00 p.m. Central Time, and Saturday between the hours of 8:00 a.m. to 12:00 p.m. Central Time, excluding federal holidays. Please also visit our website at [myaccount.caliberhome loans.com](http://myaccount.caliberhome loans.com).

**Notice to Consumers presently in Bankruptcy or who have received a Bankruptcy Discharge:** If you are a debtor presently subject to a proceeding in Bankruptcy Court, or if you have previously been discharged from this debt by a Federal Bankruptcy Court, this communication is not an attempt to collect a debt but is sent for informational purposes only or to satisfy certain Federal or State legal obligations.



# HISTORY OF ACCOUNT ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

MERRETT C ADAMS  
ESTATE OF VERNA JEAN ADAMS  
658 BETHEL CHURCH RD  
MARION CENTER, PA 15759

ACCOUNT # [REDACTED]  
12/29/2020  
REPORT ID: [REDACTED]

Escrow History only reflects Caliber Home Loans Inc. information. Refer to prior servicer for details of prior transactions.

## THIS IS A STATEMENT OF ACTIVITY IN YOUR ESCROW ACCOUNT FROM 01/14/2015 TO 12/31/2020

Date	Charge/ Payment	Comments	Insurance Balance	Tax Balance	Unspecified Balance	Escrow Account Balance
01/14/2015	(\$587.00)	Disbursement Homeowners Ins / Condo Master	(\$587.00)	\$0.00	\$0.00	(\$587.00)
09/25/2015	(\$509.44)	Disbursement City/Town/Township	(\$587.00)	(\$509.44)	\$0.00	(\$1,096.44)
11/04/2015	(\$591.00)	Disbursement Homeowners Ins / Condo Master	(\$1,178.00)	(\$509.44)	\$0.00	(\$1,687.44)
09/09/2016	(\$727.92)	Disbursement School	(\$1,178.00)	(\$1,237.36)	\$0.00	(\$2,415.36)
11/07/2016	(\$590.00)	Disbursement Homeowners Ins / Condo Master	(\$1,768.00)	(\$1,237.36)	\$0.00	(\$3,005.36)
04/18/2017	(\$432.13)	Disbursement City/Town/Township	(\$1,768.00)	(\$1,669.49)	\$0.00	(\$3,437.49)
08/29/2017	(\$754.37)	Disbursement School	(\$1,768.00)	(\$2,423.86)	\$0.00	(\$4,191.86)
11/06/2017	(\$595.00)	Disbursement Homeowners Ins / Condo Master	(\$2,363.00)	(\$2,423.86)	\$0.00	(\$4,786.86)
01/22/2018	\$4,786.86	Credit Adjustment	\$0.00	\$0.00	\$0.00	\$0.00
02/10/2018	\$145.84	Escrow Payment	\$0.00	\$0.00	\$145.84	\$145.84
02/10/2018	\$145.84	Escrow Payment	\$0.00	\$0.00	\$291.68	\$291.68
02/27/2018	\$145.84	Escrow Payment	\$0.00	\$0.00	\$437.52	\$437.52
04/04/2018	\$145.84	Escrow Payment	\$0.00	\$0.00	\$583.36	\$583.36
04/19/2018	(\$449.29)	Disbursement City/Town/Township	\$0.00	\$0.00	\$134.07	\$134.07
04/27/2018	\$145.84	Escrow Payment	\$0.00	\$0.00	\$279.91	\$279.91
05/29/2018	\$145.84	Escrow Payment	\$0.00	\$0.00	\$425.75	\$425.75
06/29/2018	\$145.84	Escrow Payment	\$0.00	\$0.00	\$571.59	\$571.59
07/31/2018	\$145.84	Escrow Payment	\$0.00	\$0.00	\$717.43	\$717.43
08/27/2018	(\$764.35)	Disbursement School	\$0.00	(\$46.92)	\$0.00	(\$46.92)
08/31/2018	\$132.66	Escrow Payment	\$0.00	\$0.00	\$85.74	\$85.74
09/29/2018	\$177.89	Escrow Payment	\$0.00	\$0.00	\$263.63	\$263.63
11/05/2018	\$177.89	Escrow Payment	\$0.00	\$0.00	\$441.52	\$441.52
11/05/2018	(\$608.00)	Disbursement Homeowners Ins / Condo Master	(\$166.48)	\$0.00	\$0.00	(\$166.48)
11/30/2018	\$177.89	Escrow Payment	\$0.00	\$0.00	\$11.41	\$11.41
12/27/2018	\$177.89	Escrow Payment	\$0.00	\$0.00	\$189.30	\$189.30
01/29/2019	\$177.89	Escrow Payment	\$0.00	\$0.00	\$367.19	\$367.19
02/28/2019	\$177.89	Escrow Payment	\$0.00	\$0.00	\$545.08	\$545.08
03/29/2019	\$177.89	Escrow Payment	\$0.00	\$0.00	\$722.97	\$722.97
04/17/2019	(\$449.29)	Disbursement City/Town/Township	\$0.00	\$0.00	\$273.68	\$273.68
04/30/2019	\$177.89	Escrow Payment	\$0.00	\$0.00	\$451.57	\$451.57
05/31/2019	\$177.89	Escrow Payment	\$0.00	\$0.00	\$629.46	\$629.46
08/09/2019	\$177.89	Escrow Payment	\$0.00	\$0.00	\$807.35	\$807.35
08/09/2019	\$177.89	Escrow Payment	\$0.00	\$0.00	\$985.24	\$985.24
09/03/2019	\$158.75	Escrow Payment	\$0.00	\$0.00	\$1,143.99	\$1,143.99
09/13/2019	(\$765.92)	Disbursement School	\$0.00	\$0.00	\$378.07	\$378.07
09/28/2019	\$158.75	Escrow Payment	\$0.00	\$0.00	\$536.82	\$536.82
11/04/2019	(\$616.00)	Disbursement Homeowners Ins / Condo Master	(\$79.18)	\$0.00	\$0.00	(\$79.18)
12/03/2019	\$158.75	Escrow Payment	\$0.00	\$0.00	\$79.57	\$79.57
12/03/2019	\$158.75	Escrow Payment	\$0.00	\$0.00	\$238.32	\$238.32
12/31/2019	\$158.75	Escrow Payment	\$0.00	\$0.00	\$397.07	\$397.07
01/31/2020	\$158.75	Escrow Payment	\$0.00	\$0.00	\$555.82	\$555.82
03/31/2020	\$158.75	Escrow Payment	\$0.00	\$0.00	\$714.57	\$714.57
04/10/2020	(\$449.29)	Disbursement City/Town/Township	\$0.00	\$0.00	\$265.28	\$265.28
05/04/2020	\$156.63	Escrow Payment	\$0.00	\$0.00	\$421.91	\$421.91
05/04/2020	\$156.63	Escrow Payment	\$0.00	\$0.00	\$578.54	\$578.54
06/01/2020	\$156.63	Escrow Payment	\$0.00	\$0.00	\$735.17	\$735.17
06/01/2020	\$156.63	Escrow Payment	\$0.00	\$0.00	\$891.80	\$891.80
06/30/2020	\$153.61	Escrow Payment	\$0.00	\$0.00	\$1,045.41	\$1,045.41
08/05/2020	\$156.63	Escrow Payment	\$0.00	\$0.00	\$1,202.04	\$1,202.04
08/31/2020	\$156.63	Escrow Payment	\$0.00	\$0.00	\$1,358.67	\$1,358.67
08/31/2020	\$156.63	Escrow Payment	\$0.00	\$0.00	\$1,515.30	\$1,515.30
09/01/2020	(\$799.01)	Disbursement School	\$0.00	\$0.00	\$716.29	\$716.29
10/01/2020	\$93.40	Escrow Payment	\$0.00	\$0.00	\$809.69	\$809.69
10/01/2020	\$156.63	Escrow Payment	\$0.00	\$0.00	\$966.32	\$966.32
11/04/2020	(\$601.00)	Disbursement Homeowners Ins / Condo Master	\$0.00	\$0.00	\$365.32	\$365.32
11/06/2020	\$156.63	Escrow Payment	\$0.00	\$0.00	\$521.95	\$521.95
11/30/2020	\$156.63	Escrow Payment	\$0.00	\$0.00	\$678.58	\$678.58

Description	Amounts
Insurance Balance	\$0.00
Homeowner's Ins	\$0.00
Flood	\$0.00
Earthquake	\$0.00
Windstorm	\$0.00
Mortgage Insurance	\$0.00
Undefined	\$0.00
Tax Balance	\$0.00
Assessments	\$0.00

County	\$0.00
City/Town/Township	\$0.00
School	\$0.00
Municipal District	\$0.00
Ground Rent	\$0.00
HOA/Condo Dues	\$0.00
Undefined	\$0.00
Unspecified Balance	\$678.58
Overall Balance	\$678.58
Uncollected Escrow Shortage	\$0.00
Escrow Balance Total	\$678.58

Should you have any further questions regarding your account please call us toll free at 1-800-772-9760.